

SERFF Tracking Number:	LFCR-126140548	State:	Arkansas
Filing Company:	Minnesota Life Insurance Company	State Tracking Number:	42317
Company Tracking Number:	A00950-0309 ET AL LTC AWARENESS 5-09		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.001 Qualified
Product Name:	ML7600P-AR et al		
Project Name/Number:	/		

Filing at a Glance

Company: Minnesota Life Insurance Company

Product Name: ML7600P-AR et al

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.001 Qualified

SERFF Tr Num: LFCR-126140548 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 42317

Co Tr Num: A00950-0309 ET AL

State Status: Filed-Closed

LTC AWARENESS 5-09

Filing Type: Advertisement

Co Status:

Reviewer(s): Marie Bennett

Author: Smith Darlene

Disposition Date: 05/13/2009

Date Submitted: 05/07/2009

Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name:

Status of Filing in Domicile: Pending

Project Number:

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 05/13/2009

Explanation for Other Group Market Type:

State Status Changed: 05/13/2009

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Please see cover letter

Company and Contact

Filing Contact Information

(This filing was made by a third party - LCA01)

Karina Amaral, Compliance Analyst 1 -

karina.amaral@lifecareassurance.com

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Advertising

21600 Oxnard Street (818) 867-2307 [Phone]
Woodland Hills, CA 91367 (818) 867-2508[FAX]

Filing Company Information

Minnesota Life Insurance Company CoCode: 66168 State of Domicile: Minnesota
Long Term Care Administrative Office Group Code: 869 Company Type:
P.O. Box 4243
Woodland Hills, CA 91365-4243 Group Name: State ID Number:
(818) 867-2450 ext. [Phone] FEIN Number: 41-0417830

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$125.00
Retaliatory?	No
Fee Explanation:	\$25.00 per form x 5 = \$125.00
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Minnesota Life Insurance Company	\$125.00	05/07/2009	27724678

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Marie Bennett	05/13/2009	05/13/2009

<i>SERFF Tracking Number:</i>	<i>LFCR-126140548</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>/</i>		

Disposition

Disposition Date: 05/13/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	LFCR-126140548	State:	Arkansas
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Cover Letter		Yes
Form	LTC Postcard 1		Yes
Form	LTC Client Brochure		Yes
Form	LTC Client Awareness Letter 1		Yes
Form	LTC Client Awareness Letter 2		Yes
Form	LTC Postcard 2		Yes

SERFF Tracking Number: LFCR-126140548 State: Arkansas

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Form Schedule

Lead Form Number: A00950-0309

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	A00950-0309	Advertising LTC Postcard 1	Initial		0	A00950-0309 Postcard 1 F67694-2.pdf
	A00966-0309	Advertising LTC Client Brochure	Initial		0	A00966-0309 #10 Client Brochure F67694-4.pdf
	A01223-0309	Advertising LTC Client Awareness Letter 1	Initial		0	A01223-0309 Client Letter 1 Final.pdf
	A01225-0309	Advertising LTC Client Awareness Letter 2	Initial		0	A01225-0309 Client Letter 2 Final.pdf
	A01275-0309	Advertising LTC Postcard 2	Initial		0	A01275-0309 Postcard 2 F67694-3.pdf

People buy Long Term Care insurance because ...

it helps protect their families.



LTC AWARENESS MONTH NOVEMBER 2009

Long Term Care insurance provides benefits which may cover all or a portion of long term care expenses. While it helps protect your financial assets, the most important asset it protects is your family. Long Term Care insurance helps pay for services that your family could find stressful, time consuming and emotionally difficult.

November is Long Term Care Awareness Month. Start a conversation to help protect your finances and your family. Contact me today to begin preparing a long term care strategy.

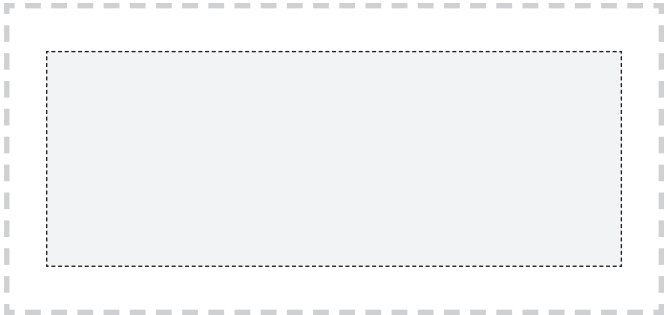
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Home Office: St. Paul, MN 55101-2098 • Long Term Care Administrative Office
P.O. Box 4243, Woodland Hills, CA 91365-4243 • 1.888.505.9817 Tel • 1.818.887.4595 Fax

Coverage provided by Policy Forms ML7500 et al (In ID, ML7500P-ID, in NC, ML7500P-NC, in PA, ML7500P-PA, and in TX, ML7500P-TX) or Policy Forms ML7600 et al (In ID, ML7600P-ID, in NC, ML7600P-NC, in PA, ML7600P-PA, and in TX, ML7600P-TX). Underwritten by and the financial responsibility of Minnesota Life Insurance Company of St. Paul, Minnesota. For costs and further details of coverage, including exclusions and reductions or limitations and the terms under which the Long Term Care insurance policy may be continued in force, contact your agent.

MINNESOTA LIFE

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F67694-2 3-2009 DOFU 3-2009
A00950-0309



Long Term Care insurance

People buy
Long Term Care
insurance because...
it helps protect their families.



The purpose of this material is the solicitation of insurance. An insurance agent or company will contact you.

MINNESOTA LIFE

A Securian Company

You know it's critical to have a sound financial strategy for your future. But it's especially important to prepare for the care you might need in your later years.

Several trends are increasing the demand for and the cost of long term care:

- *Baby boomers aging*
- *Life expectancies increasing*
- *Retirement savings decreasing*

November is **Long Term Care Awareness Month** — a great time to discuss some important questions with your family.

- *Who will provide long term care?*
- *Where will care be provided?*
- *How will you cover the costs associated with care?*
- *If your children will be caregivers:*
 - *How will the lifestyle changes impact their own families?*
 - *How will you handle the change in roles from parent and children to care receiver and caregivers?*

To help cover long term care expenses, you can purchase private insurance. While Long Term Care insurance helps protect your financial assets, the most important asset it protects is your family. It provides benefits which may cover all or a portion of long term care expenses. It helps pay for services that your family could find stressful, time consuming and emotionally difficult.

Long Term Care insurance offers:

- *Peace of mind knowing family members may not need to become caregivers.*
- *Independence. It may allow you to stay in your home or community longer.*
- *Income and asset protection.*
- *Choice of in-home or facility-based care.**
- *High-quality care.*
- *Discounted joint coverage (for you and another member of the same household).*

**Home and Community Based Care available for an additional premium.*





Consider the following LTC facts:

- About 9 million Americans 65 or older require some form of long term care. That number is expected to rise by 25 percent to 12 million by 2020.¹
- About 75 percent of single people and 50 percent of couples spend all their savings within one year of entering a nursing home.²

¹U.S. Department of Health and Human Services (HHS); July 2007.

²"LTCtree University," LTCtree.com Staff Research, www.longtermcareinsurancetree.com, May 2007.



LTC AWARENESS MONTH NOVEMBER 2009

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Home Office: St. Paul, MN 55101-2098

Long Term Care Administrative Office

P.O. Box 4243, Woodland Hills, CA 91365-4243

1.888.505.9817 Tel • 1.818.887.4595 Fax

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F67694-4 4-2009

DOFU 4-2009

A00966-0309

(Date)

(Names)

(Titles)

(Address)

(Salutation)

November is National Long Term Care Awareness Month, a time you can talk with your family and friends about planning for your long term care needs. Without a plan, you and your family may face emotional, physical or financial consequences.

Impressions are often formed regarding what long term care is; an image of a convalescent center, or a person incapable of enjoying life. This couldn't be further from the truth.

Long term care generally includes a variety of services, from help with grocery shopping and house cleaning to more personal and skilled care. Long term care provides assistance with the activities of daily living such as eating, bathing, dressing, restroom aid, or moving from one location to another. In some cases, people may require this assistance due to a cognitive impairment, such as Alzheimer's disease. Here are some common misconceptions about long term care:

- **Health insurance will pay for my care** – Health insurance and long term disability insurance do not typically pay for custodial care (activities of daily living).
- **Government programs will pay for my care** – Government programs only pay for a portion of your care or only provide care in designated locations. Medicare generally only pays for care in a Skilled Nursing Facility and it does not cover custodial care. Medicaid will pay for care to those individuals who have met the state asset and income Limitations. It generally does not pay for care in the home.
- **I'm too young, I don't need to think about a plan now** – Now is the time. Having a plan in place prior to a long term care event will relieve stress on your family from making hurried and pressured decisions. And you'll never be younger, and likely healthier, than you are right now.

Take care of tomorrow, today. Contact me to get more information on starting the planning process. I look forward to working with you on creating a plan to protect your family.

Sincerely,

(Agent Name)

(Agent Title)

(Agent License Number)

(Firm Name)

(Phone Number)

(e-mail address)

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The purpose of this material is the solicitation of insurance. An insurance agent and company will contact you.

(Date)

(Names)

(Titles)

(Address)

(Salutation)

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Have you considered whether having a long term care plan is right for you?

- About 9 million Americans 65 or older require some form of long term care. That number is expected to rise by 25 percent, to 12 million, by 2020.¹
- About 75 percent of single people and 50 percent of couples spend all their savings within one year of entering a nursing home.²

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(Agent Name)

(Agent Title)

(Agent License Number)

(Firm Name)

(Phone Number)

(e-mail address)

¹ U.S. Department of Health and Human Services (HHS), National Clearinghouse for Long Term Care Information, www.longtermcare.gov, October 2008.

² "LTCtree University," LTCtree Staff Research, www.longtermcareinsurancetree.com, May 2007.

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MINNESOTA LIFE

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F67694-3 3-2009 DOFU 3-2009
A01275-0309



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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Satisfied -Name:	Cover Letter	Review Status:	05/05/2009
Comments:			
Attachment:			
AR DOI Cover 5-06-09.pdf			

Minnesota Life Insurance Company
Long Term Care Administrative Office
21600 Oxnard Street, Suite 1500
Mailing Address: Post Office Box 4243
Woodland Hills, CA 91365-4243
888.505.9817 Tel • 818.887.4595 Fax

MINNESOTA LIFE

A Minnesota Mutual Company

May 6, 2009

Harris Shearer
Rate and Form Analyst
Arkansas Department of Insurance
1200 West Third Street,
Little Rock, Arkansas 72201-1904

RE: MINNESOTA LIFE INSURANCE COMPANY – NAIC # 66168
Submission of Advertising Materials To Be Used with
Long Term Care Policy Form ML7600P-AR et al. ---

A00950-0309	LTC Postcard 1
A00966-0309	LTC Client Brochure
A01223-0309	LTC Client Awareness Letter 1
A01225-0309	LTC Client Awareness Letter 2
A01275-0309	LTC Postcard 2

Dear Mr. Harris Shearer,

The enclosed advertising material is being submitted for your review and approval. These materials will be used with Long Term Care Policy form ML7600-P-AR, et al., and are intended as “invitations to inquire.”

Thank you very much for your assistance with this submission. If you have any questions, please do not hesitate to contact me.

Sincerely,



Karina Amaral
Compliance Analyst
(800) 366-5463, ext. 2307
Karina.Amaral@LifeCareAssurance.com

Attachments